

Information to identify the case:

Debtor 1	<u>Philip Marvin Green</u>	Social Security number or ITIN	xxx-xx-4727
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Deborah Maxine Green</u>	Social Security number or ITIN	xxx-xx-0169
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-10377-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Philip Marvin Green

Deborah Maxine Green
aka Deborah Giddens-Green

8/4/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip Marvin Green
 Deborah Maxine Green
 Debtors

Case No. 13-10377-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db/jdb
 513599016 +Philip Marvin Green, Deborah Maxine Green, 114 Quiet Road, Sicklerville, NJ 08081-5625
 513599017 Acs/college Loan Corp, C/o Acs, Utica, NY 13501
 513697403 +American General Finan/Mariner Finance, Springleaf Financial/Attn: Bankruptcy De,
 Po Box 3251, Evansville, IN 47731-3251
 515143392 +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600,
 Boston, MA 02114-2567
 515143393 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 513918747 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 513599027 +Lynne T. Associates, L.L.C., c/o Kevin Huang, Esquire, Dilworth Paxson LLP,
 457 Haddonfield Road - Suite 700, Cherry Hill, NJ 08002-2221
 513599029 +Lynne T. Associates, LLC, 13 Mount Pleasant Drive, Aston, PA 19014-1407
 513599028 Mariner Finance, 5851 Route 42 Plaza 42, Suite 16, Turnersville, NJ 08012
 513599030 +Mariner Finance, 5851 Rt. 42, Plaza 42, Suite 16, Blackwood, NJ 08012-1460
 513599031 +Mariner Finance, LLC, PO Box 35394, Dundalk, MD 21222-7394
 516354844 Mariner Finance, LLC, 5851 Rt. 42 Plaza 42, Suite 16, Turnersville, NJ 08012
 515409866 Navient Solutions, Inc, PO Box 9640, Wilkes, Barre, PA 18773-9640
 513599034 Navient fka Sallie Mae PC Trust, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 516704890 +U.S Bank National Association, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave,
 suite # 100, Boca Raton Fl. 33487-2853
 513919528 +U.S. BANK NATIONAL ASSOCIATION ND, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 516705311 +U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., Bankruptcy Department,
 6409 Congress Ave Suite 100, Boca Raton, FL 33487-2853
 513599037 +US Bank Default Management, Loc: CN-OH-X5, PO Box 1038, Cincinnati, OH 45201-1038
 513599038 US Bank Home Mortgage, PO Box 20005, Owensboro, KY 42304-0005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513599019 E-mail/Text: bankruptcy@cnj.org Aug 04 2017 22:56:04 Credit Union Of New Jersey,
 1301 Parkway Avenue, Po Box 7921, Ewing, NJ 08628
 513599018 +EDI: RMSC.COM Aug 04 2017 22:38:00 Carecredit/GECRB, 170 Election Road, Suite 125,
 Draper, UT 84020-6425
 513656116 E-mail/Text: bknotices@conduent.com Aug 04 2017 22:57:22 College Loan Corp., c/o Xerox,
 P. O. Box 22724, Long Beach, CA 90801-5724
 513599020 +EDI: USBANKARS.COM Aug 04 2017 22:38:00 Firstar/US Bank, Us Bank Bankruptcy Dept,
 Po Box 5229, Cincinnati, OH 45201-5229
 513911089 EDI: RMSC.COM Aug 04 2017 22:38:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513599021 EDI: RMSC.COM Aug 04 2017 22:38:00 GE Capital Retail Bank, PO Box 960061,
 Orlando, FL 32896-0061
 513599022 +EDI: RMSC.COM Aug 04 2017 22:38:00 GECRB, 950 Forrer Blvd, Dayton, OH 45420-1469
 513599023 +EDI: RMSC.COM Aug 04 2017 22:38:00 Gecrb/smart Carpet, 950 Forrer Boulevard,
 Kettering, OH 45420-1469
 513599024 +EDI: RMSC.COM Aug 04 2017 22:38:00 Gemb/care Credit, Attn: bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 513599026 EDI: IRS.COM Aug 04 2017 22:38:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 514226911 EDI: JEFFERSONCAP.COM Aug 04 2017 22:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514226912 EDI: JEFFERSONCAP.COM Aug 04 2017 22:38:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513599032 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 Office of the U.S. Trustee,
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513599033 +EDI: NAVIENTFKASMSERV.COM Aug 04 2017 22:38:00 Sallie Mae, Attn: Claims Department,
 Po Box 9500, Wilkes-Barre, PA 18773-9500
 513884481 +EDI: NAVIENTFKASMSERV.COM Aug 04 2017 22:38:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 513599035 +EDI: TDBANKNORTH.COM Aug 04 2017 22:38:00 Td Bank N.a., 32 Chestnut Street,
 Lewiston, ME 04240-7799
 516193670 EDI: USBANKARS.COM Aug 04 2017 22:38:00 U.S. Bank National Association,
 c/o U.S. Bank Home Mortgage, A Division of U.S. Bank NA, 4801 Frederica Street,
 Owensboro, Kentucky 42301
 513756838 EDI: USBANKARS.COM Aug 04 2017 22:38:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
 P.O. BOX 5229, CINCINNATI, OH 45201-5229

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 41

Date Rcvd: Aug 04, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513599036 EDI: USBANKARS.COM Aug 04 2017 22:38:00 Us Bank, 4801 Frederica St, Owensboro, KY 42301
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. BANK NATIONAL ASSOCIATION ND
trfee* +American Student Assistance Guarantor, 100 Cambridge Street, Suite 1600,
Boston, MA 02114-2567
513599025* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
513603980 ##Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979
TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ND
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel R. Spivack on behalf of Joint Debtor Deborah Maxine Green joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack on behalf of Debtor Philip Marvin Green joel@spivacklaw.com,
admin@spivacklaw.com;r44331@notify.bestcase.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION ND
NJ_ECF_Notices@buckleymadole.com
William M.E. Powers, III on behalf of Creditor U.S. Bank National Association
ecf@powerskirn.com

TOTAL: 8